



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [INTERNATIONAL BANCSHARES CORPORATION](#)

City/State [LAREDO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [16,094,950](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [5](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[INTERNATIONAL BANCSHARES CORPORATION](#)

[1200 SAN BERNARDO](#)

[LAREDO, TX 78040](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	16,369,227			14,926,802			15,164,778			13,097,199			12,082,515																	
Net income (\$000)	194,819			197,396			253,921			167,319			205,104																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.69	2.79	36	2.48	2.65	34	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79															
+ Non-interest income	1.16	0.94	66	1.61	1.09	78	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58															
- Overhead expense	1.68	2.18	15	1.79	2.21	22	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47															
- Provision for credit losses	0.11	0.10	59	0.05	-0.12	87	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65															
+ Securities gains (losses)	0	0	45	0	0.01	8	0	0.01	11	0	0.02	6	0	0.01	26															
+ Other tax equivalent adjustments	0	0	9	0	0	49	0	0	46	-0.02	0	1	0.83	0	99															
= Pretax net operating income (tax equivalent)	2.05	1.46	89	2.26	1.76	83	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97															
Net operating income	1.59	1.10	90	1.76	1.34	82	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93															
Net income	1.59	1.10	90	1.76	1.34	82	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93															
Net income (Subchapter S adjusted)					1.56		2.06		1.97			1.18			1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.19	3.36	34	3.02	3.12	40	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78															
Interest expense	0.21	0.35	29	0.20	0.26	46	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14															
Net interest income (tax equivalent)	2.99	3.01	43	2.81	2.85	41	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.09	0.09	64	0.09	0.12	51	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73															
Earnings coverage of net loan and lease losses (X)	53.60	36.38	69	52.81	26.30	78	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.69	1.17	86	1.48	1.32	68	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53															
Allowance for loan and lease losses / Total loans and leases	1.69	1.15	86	1.48	1.30	69	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.46	0.39	65	1	0.58	84	0.51	0.49	58	1.06	0.71	81	1.09	0.57	90															
30–89 days past due loans and leases / Total loans and leases	0.18	0.33	39	0.57	0.29	84	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43															
Liquidity and Funding																														
Net noncore funding dependence	-10.16	5.89	6	-1.42	-3.31	57	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57															
Net short-term noncore funding dependence	-14.61	0.87	9	-5.42	-9.17	61	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75															
Net loans and leases / Total assets	43.07	63.09	10	46.53	58.81	15	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23															
Capitalization																														
Tier 1 leverage ratio	13.65	9.22	99	13.89	9.07	96	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98															
Holding company equity capital / Total assets	12.14	9.68	86	14.63	10.79	92	14.39	10.71	93	15.52	11.16	94	17.49	12.43	92															
Total equity capital (including minority interest) / Total assets	12.22	9.81	87	14.72	10.91	91	14.47	10.82	92	15.64	11.29	94	17.63	12.57	92															
Common equity tier 1 capital / Total risk-weighted assets	20.11	11.79	98	19.64	12.64	96	20.47	12.42	97	19.05	12.38	95	18.58	12.17	94															
Net loans and leases / Equity capital (X)	3.55	6.64	6	3.18	5.47	7	3.08	5.53	6	3.41	5.58	11	3.23	5.21	12															
Cash dividends / Net income	38.69	31.93	62	36.90	27.22	72	28.69	28.27	51	41.79	42.30	51	33.48	33.12	52															
Cash dividends / Net income (Subchapter S adjusted)					71.62		-3.51		3.14		-0.65			-12.02																
Growth Rates																														
Assets	2.66	6.04	43	15.35	9.51	78	14.38	10.50	74	15.82	16.68	48	2.03	9.26	19															
Equity capital	-14.82	-3.83	25	7.16	7.52	63	5.99	7.46	56	2.83	6.99	30	9.20	10.49	59															
Net loans and leases	-4.98	14.48	2	-2.57	-0.66	48	-4.49	3.36	23	8.75	9.07	60	5.15	9.10	43															
Noncore funding	1.15	36.20	29	8.08	-21.64	87	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital	95.98	104.01	12	98.90	103.15	22	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38															
Cash from ops + noncash items + op expense / Op expense + dividends	228.14	118.32	83	102.19	155.61	32	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	273,937	272,211	359,215	377,579	413,609	0.63	14.97
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	273,927	272,198	359,198	377,556	413,582	0.64	15.05
Tax-exempt income on loans and leases.....	10	13	17	23	27	-23.08	-93.83
Estimated tax benefit on income on loans and leases.....	10	13	17	23	27	-22.54	-95.95
Income on loans and leases (tax equivalent).....	273,947	272,224	359,232	377,602	413,636	0.63	14.86
Investment interest income (tax equivalent).....	53,492	23,809	37,280	50,941	82,228	124.67	-32.73
Interest on balances due from depository institutions.....	24,964	2,111	3,040	857	1,419	1082.57	7701.25
Interest income on other earning assets.....	244	192	239	758	1,723	27.08	-66.16
Total interest income (tax equivalent).....	352,647	298,336	399,791	430,158	499,006	18.20	10.53
Interest on time deposits of \$250K or more	4,670	5,938	7,711	11,300	10,589	-21.35	31.85
Interest on time deposits < \$250K.....	2,641	3,002	3,944	7,930	10,381	-12.03	-27.84
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,720	3,002	4,110	6,358	16,379	90.54	34.84
Interest on other borrowings and trading liabilities.....	9,909	8,277	11,067	13,532	21,280	19.72	-40.28
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	22,940	20,219	26,832	39,120	58,629	13.46	-18.18
Net interest income (tax equivalent).....	329,707	278,117	372,959	391,038	440,377	18.55	13.29
Non-interest income.....	142,751	180,788	221,952	148,461	154,393	-21.04	24.99
Adjusted operating income (tax equivalent)	472,458	458,905	594,911	539,499	594,770	2.95	16.59
Overhead expense.....	206,818	200,384	261,470	276,463	308,875	3.21	-6.43
Provision for credit losses.....	13,741	5,138	7,955	45,379	18,844		51.07
Securities gains (losses)	0	-16	-16	-5	-12		
Other tax equivalent adjustments	-4	0	0	-2,191	100,000		
Pretax net operating income (tax equivalent).....	251,167	253,297	325,347	215,568	367,197	-0.84	47.21
Applicable income taxes	52,912	53,780	68,405	44,439	54,851	-1.61	6.33
Tax equivalent adjustments	1,326	1,132	1,483	243	104,885	17.14	-84.44
Applicable income taxes (tax equivalent).....	54,238	54,912	69,888	44,682	159,736	-1.23	-6.94
Minority interest	2,110	989	1,538	3,567	2,357	113.35	1428.99
Net income before discontinued operations, net of minority interest	194,819	197,396	253,921	167,319	205,104	-1.31	73.63
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	194,819	197,396	253,921	167,319	205,104	-1.31	73.63
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	196,929	198,385	255,459	170,886	207,461	-0.73	75.30
Investment securities income (tax equivalent).....	53,492	23,809	37,280	50,941	82,228	124.67	-32.73
US Treasury and agency securities (excluding mortgage-backed securities)	982	0	0	0	0		
Mortgage-backed securities	49,775	21,466	34,213	45,915	72,280	131.88	-17.75
All other securities	2,735	2,343	3,067	5,026	9,948	16.73	-85.60
Cash dividends declared.....	75,374	72,838	72,838	69,928	68,670	3.48	72.90
Common	75,374	72,838	72,838	69,928	68,670	3.48	72.90
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
BHC	Peer # 1	Pct												
2.87	3.12	30	2.66	2.90	30	2.64	2.85	30	3.28	3.27	52	4.13	4	62
0.19	0.33	28	0.18	0.24	44	0.18	0.23	45	0.30	0.48	23	0.49	0.98	13
2.69	2.79	36	2.48	2.65	34	2.46	2.60	34	2.99	2.77	65	3.64	3.01	79
1.16	0.94	66	1.61	1.09	78	1.46	1.04	74	1.13	1.21	53	1.28	1.32	58
3.85	3.77	66	4.10	3.80	70	3.92	3.70	68	4.12	4.04	60	4.92	4.41	77
1.68	2.18	15	1.79	2.21	22	1.72	2.17	21	2.11	2.57	27	2.56	2.69	47
0.11	0.10	59	0.05	-0.12	87	0.05	-0.09	85	0.35	0.51	28	0.16	0.15	65
0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
0	0	45	0	0.01	8	0	0.01	10	0	0.02	6	0	0.01	25
0	0	9	0	0	49	0	0	46	-0.02	0	1	0.83	0	99
2.05	1.46	89	2.26	1.76	83	2.15	1.66	82	1.65	1.04	86	3.04	1.56	97

Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....

0.44	0.34	81	0.49	0.41	75	0.46	0.38	76	0.34	0.23	81	1.32	0.36	99
0.02	0	94	0.01	0	90	0.01	0	92	0.03	0	94	0.02	0	89
1.59	1.10	90	1.76	1.34	82	1.67	1.26	84	1.28	0.81	84	1.70	1.19	93

Plus: Net extraordinary items.....
 Equals: Net income

Memo: Net income (last four quarters)

Net income-BHC and noncontrolling (minority) interest

0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
1.59	1.10	90	1.76	1.34	82	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
1.55	1.10	90	1.68	1.30	82	1.67	1.26	85	1.28	0.82	83	1.70	1.19	93
1.60	1.11	91	1.77	1.35	82	1.68	1.27	85	1.30	0.83	85	1.72	1.20	93

Margin Analysis

Average earning assets / Average assets

Average interest-bearing funds / Average assets.....

Interest income (tax equivalent) / Average earning assets

Interest expense / Average earning assets

Net interest income (tax equivalent) / Average earning assets

89.91	92.93	14	88.25	93.09	6	88.50	93.08	6	86.81	92.32	3	84.62	91.05	4
48.10	60.58	8	49.20	61.98	6	49.02	61.99	6	50.49	64.06	6	52.10	65.57	8
3.19	3.36	34	3.02	3.12	40	2.98	3.06	42	3.78	3.55	64	4.88	4.41	78
0.21	0.35	29	0.20	0.26	46	0.20	0.25	46	0.34	0.52	27	0.57	1.08	14
2.99	3.01	43	2.81	2.85	41	2.78	2.80	43	3.44	3.01	74	4.31	3.33	86

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances

Federal funds sold and reverse repos

Trading assets

Total earning assets

5.18	4.24	90	4.94	4.07	86	4.91	4.01	88	5.16	4.27	89	6.13	5.09	91
1.96	0.79	99	0.18	0.13	90	0.19	0.14	90	0.11	0.27	5	2.21	2.04	60
	1.05			0.25			0.25			0.68			2.44	
	0.57			0.45			0.45			0.60			0.99	
3.18	3.33	38	3.01	3.09	41	2.97	3.04	41	3.76	3.51	66	4.83	4.36	80

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities

1.53	1.96	12	0.92	1.77	4	1	1.77	5	1.55	2.25	6	2.44	2.76	23
0.09	1.38	1	0	1.23	1	0	1.14	1		1.75			2.32	
1.47	1.87	12	0.74	1.55	2	0.86	1.57	2	1.46	2.05	7	2.22	2.61	8
5.38	2.89	93	6.62	2.85	95	6.58	2.81	95	7.61	3.24	96	8.63	4.06	93

Interest-bearing deposits.....
 Time deposits of \$250K or more

Time deposits < \$250K.....
 Other domestic deposits

Foreign deposits

0.21	0.35	36	0.25	0.22	66	0.24	0.21	65	0.46	0.53	47	0.71	1.10	23
0.56	0.61	47	0.73	0.70	54	0.70	0.66	58	1.13	1.42	25	1.18	1.96	8
0.33	0.58	25	0.38	0.67	19	0.37	0.62	21	0.74	1.36	5	0.95	1.82	9
0.16	0.31	29	0.10	0.16	35	0.10	0.15	38	0.18	0.36	16	0.50	0.93	16
	0.52			0.12			0.14			0.42			1.19	

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities

All interest-bearing funds.....

0.31	0.88	31	0.15	0.18	61	0.11	0.17	52	0.29	0.62	23	0.92	1.86	26
1.75	1.55	56	1.75	1.29	67	1.75	1.27	66	1.60	1.50	55	1.89	2.38	21
0.39	0.54	35	0.37	0.38	55	0.36	0.37	58	0.59	0.74	37	0.93	1.49	20

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income	142,751		180,788		221,952		148,461		154,393			
Fiduciary activities income	90		85		294		291		267			
Service charges on deposit accounts - domestic	54,544		47,972		66,205		61,983		72,501			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	1,504		1,544		2,049		2,246		2,256			
Insurance activities revenue.....	6,683		6,101		8,361		8,179		8,196			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees	410		510		620		630		568			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	5,793		1,411		1,464		3,958		2,898			
Other non-interest income.....	73,727		123,165		142,959		71,174		67,707			
Total overhead expenses	206,818		200,384		261,470		276,463		308,875			
Personnel expense.....	96,504		91,262		123,479		130,039		145,930			
Net occupancy expense.....	36,636		37,902		51,203		53,225		56,905			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	0		0		0		0		0			
Other operating expenses.....	73,678		71,220		86,788		93,199		106,040			
Fee income on mutual funds and annuities.....	1,402		1,453		1,939		2,125		2,133			
Memoranda												
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0			
Number of equivalent employees	2,118		2,173		2,217		2,411		3,223			
Average personnel expense per employee.....	45.56		42		55.70		53.94		45.28			
Average assets per employee.....	7,728.62		6,869.21		6,840.22		5,432.27		3,748.84			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.98	2.43	36	0.80	2.14	36	0.87	2.17	38	1.43	2.02	48
Overhead expenses / Net Interest Income + non-interest income	43.90	58.02	9	43.77	58.85	9	44.06	59.28	12	51.48	62.28	15
Percent of Average Assets												
Total overhead expense	1.68	2.18	15	1.79	2.21	22	1.72	2.17	21	2.11	2.57	27
Personnel expense.....	0.79	1.20	12	0.82	1.23	12	0.81	1.21	12	0.99	1.30	20
Net occupancy expense.....	0.30	0.22	81	0.34	0.24	89	0.34	0.23	90	0.41	0.26	93
Other operating expenses.....	0.60	0.73	37	0.64	0.72	44	0.57	0.72	33	0.71	0.94	31
Overhead less non-interest income	0.52	1.22	10	0.18	1.08	9	0.26	1.10	9	0.98	1.25	29
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	43.77	57.55	10	43.67	58.34	10	43.95	58.83	12	51.24	61.82	15
Personnel expense.....	20.43	31.86	7	19.89	32.89	6	20.76	32.93	8	24.10	32.36	13
Net occupancy expense.....	7.75	5.98	80	8.26	6.26	81	8.61	6.23	82	9.87	6.58	91
Other operating expenses.....	15.59	19.14	22	15.52	18.68	29	14.59	19.18	13	17.28	22.28	31
Total non-interest income	30.21	24.10	70	39.40	28.20	78	37.31	27.67	74	27.52	28.83	54
Fiduciary activities income	0.02	2.13	28	0.02	2.27	26	0.05	2.20	28	0.05	2.09	26
Service charges on domestic deposit accounts	11.54	3.30	99	10.45	3.25	98	11.13	3.27	99	11.49	3.27	99
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	0.32	2.15	26	0.34	2.46	25	0.34	2.58	25	0.42	2.46	28
Insurance activities revenue.....	1.41	0.36	84	1.33	0.38	83	1.41	0.36	86	1.52	0.41	84
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.09	1.23	31	0.11	0.56	40	0.10	0.60	38	0.12	0.01	65
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	1.23	1.19	60	0.31	3.64	18	0.25	3.30	16	0.73	3.92	32
Other non-interest income.....	15.60	8.80	81	26.84	9.39	93	24.03	9.27	93	13.19	9.65	75
Overhead less non-interest income	13.56	32.79	9	4.27	29.67	9	6.64	30.52	8	23.73	31.93	27
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.07	21.50	43	21.23	21.49	45	21.03	21.18	44	20.61	18.63	61
Applicable income tax + TE / Pretax net operating income + TE	21.59	23.57	23	21.68	23.11	29	21.48	22.67	28	20.73	21.18	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	5,436,861	5,674,179	5,566,649	5,615,177	5,456,928	-4.18	8.71	
Commercial and industrial loans	1,526,638	1,635,288	1,555,955	1,832,059	1,315,117	-6.64	42.20	
Loans to individuals	66,551	64,718	63,788	66,194	77,156	2.83	-16.71	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		-100.00	
Agricultural loans	10,929	10,661	9,834	12,337	12,616	2.51	24.58	
Other loans and leases	9,771	19,313	12,926	15,987	33,130	-49.41	-74.76	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,050,750	7,404,159	7,209,152	7,541,754	6,894,947	-4.77	13.68	
Less: Allowance for loan and lease losses	119,195	109,325	110,372	109,059	60,277	9.03	75.67	
Net loans and leases	6,931,555	7,294,834	7,098,780	7,432,695	6,834,670	-4.98	12.99	
Debt securities that reprice or mature in over 1 year	4,106,997	4,475,102	4,140,155	2,984,108	3,251,094	-8.23	2.32	
Mutual funds and equity securities	5,351	6,132	6,079	6,202	6,094	-12.74	-80.94	
Subtotal	11,043,903	11,776,068	11,245,014	10,423,005	10,091,858	-6.22	8.52	
Interest-bearing bank balances	1,743,986	1,457,945	1,677,535	1,728,811	23,252	19.62	2146.91	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	1,386,064	692,610	1,372,178	100,060	130,229	100.12	476.18	
Trading assets	0	0	0	0	0			
Total earning assets	14,173,953	13,926,623	14,294,727	12,251,876	10,245,339	1.78	35.06	
Non-interest-bearing cash and due from depository institutions	225,573	219,376	236,693	268,427	233,568	2.82	5.92	
Premises, fixed assets, and leases	438,713	463,784	452,985	485,367	511,961	-5.41	-15.11	
Other real estate owned	30,950	72,812	35,332	60,486	71,102	-57.49	-4.90	
Investment in unconsolidated subsidiaries	7,759	7,629	7,653	7,557	7,425	1.70	-7.11	
Intangible and other assets	1,218,002	987,273	1,018,846	955,754	1,043,499	23.37	34.08	
Total assets	16,094,950	15,677,497	16,046,236	14,029,467	12,112,894	2.66	32.21	
Quarterly average assets	16,580,250	15,531,233	15,878,706	13,655,111	12,022,877	6.75	37.30	
Average loans and leases (YTD)	7,052,863	7,348,179	7,309,015	7,323,771	6,743,244	-4.02	16.80	
Memoranda								
Loans held-for-sale	946	4,406	2,326	7,797	5,952	-78.53	-84.89	
Loans not held-for-sale	7,049,804	7,399,753	7,206,826	7,533,957	6,888,995	-4.73	13.78	
Real estate loans secured by 1–4 family	880,190	900,725	887,321	1,021,915	1,162,338	-2.28	-21.87	
Commercial real estate loans	4,413,604	4,632,185	4,526,384	4,434,692	4,142,643	-4.72	18.81	
Construction and land development	1,839,925	1,678,073	1,672,282	1,850,410	2,192,148	9.65	7.45	
Multifamily	245,806	366,773	284,535	441,044	190,430	-32.98	46.86	
Nonfarm nonresidential	2,327,873	2,587,339	2,569,567	2,143,238	1,760,065	-10.03	26.85	
Real estate loans secured by farmland	143,067	141,269	152,944	158,570	151,947	1.27	-10.43	
Total investment securities	5,498,412	5,173,844	5,518,412	3,090,370	3,387,417	6.27	28.39	
U.S. Treasury securities	1,323,264	609,998	1,295,014	0	0	116.93		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	103,109	44,671	44,557	50,814	93,375	130.82	-57.14	
Mortgage-backed securities	4,063,288	4,509,643	4,169,362	3,029,954	3,285,548	-9.90	1.29	
Asset-backed securities	0	0	0	0	0			
Other debt securities	3,400	3,400	3,400	3,400	2,400	0.00	41.67	
Mutual funds and equity securities	5,351	6,132	6,079	6,202	6,094	-12.74	-80.94	
Available-for-sale securities	5,489,661	5,164,312	5,508,933	3,080,768	3,378,923	6.30	28.26	
U.S. Treasury securities	1,323,264	609,998	1,295,014	0	0	116.93		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	103,109	44,671	44,557	50,814	93,375	130.82	-57.14	
Mortgage-backed securities	4,063,288	4,509,643	4,169,362	3,029,954	3,285,548	-9.90	1.29	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	0	0	0	0	0			
Available-for-sale securities appreciation (depreciation)	-581,138	13,562	-41,041	26,478	2,854			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	1,360,046	1,442,487	1,497,928	1,224,270	855,141	-5.72	-7.62	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,001,129	5,596,765	5,838,527	4,715,814	3,545,905	7.22	84.94
NOW, ATS and transaction accounts	364,821	368,392	447,697	376,484	301,346	-0.97	24.59
Time deposits less brokered deposits < \$250K	1,068,200	1,064,999	1,064,494	1,069,141	1,082,441	0.30	-9.58
MMDA and other savings accounts	4,384,391	4,092,164	4,142,852	3,476,023	2,966,483	7.14	48.09
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,818,541	11,122,320	11,493,570	9,637,462	7,896,175	6.26	53.90
Time deposits of \$250K or more	1,061,974	1,121,653	1,124,308	1,084,398	929,858	-5.32	13.70
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	507,144	424,396	439,673	428,148	236,537	19.50	34.15
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	190,000		-100.00
Other borrowings w/remaining maturity over 1 year	435,991	436,186	436,138	436,327	436,510	-0.04	335.99
Brokered deposits < \$250K	0	0	0	0	0	0	
Noncore funding	2,005,109	1,982,235	2,000,119	1,948,873	1,792,905	1.15	-15.74
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	134,642	134,642	134,642	134,642	134,642	0.00	-16.07
Other liabilities	169,373	130,890	96,161	114,168	153,376	29.40	24.28
Total liabilities	14,127,665	13,370,087	13,724,492	11,835,145	9,977,098	5.67	36.42
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	96,385	96,343	96,351	96,241	96,215	0.04	0.40
Common surplus	153,189	151,855	152,144	149,334	148,075	0.88	-10.60
Retained earnings	2,590,155	2,414,184	2,470,710	2,289,626	2,200,568	7.29	40.27
Accumulated other comprehensive income	-454,772	10,723	-31,980	20,825	2,345		
Other equity capital components	-430,683	-378,732	-378,744	-378,028	-329,150		
Total holding company equity capital	1,954,274	2,294,373	2,308,481	2,177,998	2,118,053	-14.82	7.66
Noncontrolling (minority) interest in subsidiaries	13,011	13,037	13,263	16,324	17,743	-0.20	383.32
Total equity capital, including minority interest	1,967,285	2,307,410	2,321,744	2,194,322	2,135,796	-14.74	8.22
Total liabilities and capital	16,094,950	15,677,497	16,046,236	14,029,467	12,112,894	2.66	32.21
Memoranda							
Non-interest-bearing deposits	6,001,129	5,596,765	5,838,527	4,715,814	3,545,905	7.22	84.94
Interest-bearing deposits	6,879,386	6,647,208	6,779,351	6,006,046	5,280,128	3.49	28.14
Total deposits	12,880,515	12,243,973	12,617,878	10,721,860	8,826,033	5.20	49.54
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,308,481	2,177,998	2,177,998	2,118,053	1,939,582		
Accounting restatements	0	0	0	-8,333	0		
Net income	194,819	197,396	253,921	167,319	205,104		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	733	2,233	2,413	543	1,923		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	51,939	704	716	48,878	17,845		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	75,374	72,838	72,838	69,928	68,670		
Change in other comprehensive income	-422,793	-10,102	-52,805	18,479	56,979		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	347	390	508	743	980		
Holding company equity capital, ending balance	1,954,274	2,294,373	2,308,481	2,177,998	2,118,053		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	33.78	39.88	33	36.19	36.06	45	34.69	36.25	41	40.02	36.22	51	45.05	37.78	60
Commercial and industrial loans	9.49	11.23	45	10.43	11.11	52	9.70	10.76	52	13.06	13.52	47	10.86	12.02	46
Loans to individuals	0.41	3.58	26	0.41	3.60	24	0.40	3.36	27	0.47	3.40	25	0.64	4.20	26
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.07	0.19	62	0.07	0.21	57	0.06	0.18	59	0.09	0.19	62	0.10	0.24	65
Other loans and leases.....	0.06	4.52	3	0.12	4.26	4	0.08	4.47	3	0.11	4.63	3	0.27	5.01	3
Net loans and leases.....	43.07	63.09	10	46.53	58.81	15	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Debt securities over 1 year.....	25.52	18.76	75	28.54	18.32	82	25.80	19.46	69	21.27	15.55	75	26.84	14.60	92
Mutual funds and equity securities	0.03	0.05	57	0.04	0.05	57	0.04	0.06	58	0.04	0.05	59	0.05	0.06	62
Subtotal	68.62	83.05	12	75.11	78.17	30	70.08	79.22	18	74.29	78.16	22	83.32	79.65	44
Interest-bearing bank balances	10.84	3.61	91	9.30	9.37	57	10.45	8.50	64	12.32	7.51	82	0.19	3.06	2
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	8.61	1.71	95	4.42	1.51	90	8.55	1.56	95	0.71	1.68	32	1.08	1.91	44
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	88.06	90.76	16	88.83	91.57	16	89.08	91.77	17	87.33	91.05	10	84.58	89.53	9
Non-interest cash and due from depository institutions.....	1.40	0.98	83	1.40	0.99	84	1.48	0.82	92	1.91	1.07	93	1.93	1.14	92
Other real estate owned.....	0.19	0.01	97	0.46	0.01	99	0.22	0.01	99	0.43	0.02	98	0.59	0.03	98
All other assets.....	10.53	8.19	78	9.77	7.39	78	9.44	7.35	74	10.76	7.82	86	13.49	9.27	89
Memoranda															
Short-term investments	19.45	6.75	89	13.72	12.31	63	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11
U.S. Treasury securities.....	8.22	1.98	89	3.89	1.18	84	8.07	1.47	92	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.81	10	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.64	1.69	45	0.28	1.70	32	0.28	1.73	29	0.36	1.69	31	0.77	1.34	52
Mortgage-backed securities	25.25	12.93	91	28.77	13.46	93	25.98	14.14	87	21.60	11.75	90	27.12	11.44	98
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.02	0.51	31	0.02	0.51	33	0.02	0.53	32	0.02	0.42	36	0.02	0.39	37
Loans held-for-sale.....	0.01	0.30	24	0.03	0.50	26	0.01	0.55	25	0.06	0.52	26	0.05	0.39	27
Loans held for investment	43.80	63.03	11	47.20	58.34	17	44.91	58.06	15	53.70	61.72	21	56.87	63.50	24
Real estate loans secured by 1–4 family	5.47	12.79	21	5.75	11.57	26	5.53	11.46	25	7.28	11.91	30	9.60	13.29	35
Revolving	0.36	1.52	24	0.27	1.44	21	0.28	1.42	23	0.31	1.66	23	0.35	2.07	23
Closed-end, secured by first liens	2.73	10.86	14	2.61	9.73	15	2.63	9.67	16	3.04	9.81	17	3.75	10.69	19
Closed-end, secured by junior liens	2.38	0.19	98	2.87	0.19	98	2.61	0.17	98	3.93	0.22	99	5.50	0.28	99
Commercial real estate loans	27.42	24.89	57	29.55	22.35	68	28.21	22.69	65	31.61	22.22	72	34.20	22.23	75
Construction and land development	11.43	3.92	95	10.70	3.40	96	10.42	3.34	95	13.19	3.40	98	18.10	3.44	99
Multifamily.....	1.53	3.87	29	2.34	3.32	46	1.77	3.57	35	3.14	3.12	60	1.57	3.01	38
Nonfarm nonresidential	14.46	15.73	46	16.50	14.65	57	16.01	14.57	56	15.28	14.72	48	14.53	14.69	49
Real estate loans secured by farmland.....	0.89	0.34	83	0.90	0.35	80	0.95	0.30	83	1.13	0.33	83	1.25	0.36	84

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	77.11	62.29	73	76.64	60.51	78	77.22	61.05	77	74.45	57.15	82	79.14	57.46	87
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	12.48	20.65	26	12.17	20	27	12.31	19.86	26	13.55	19.43	30	16.86	20.75	34
Real estate loans secured by 1–4 family.....	0.83	2.39	26	0.56	2.47	22	0.63	2.43	22	0.58	2.64	23	0.61	3.15	23
Revolving	11.66	18.01	27	11.60	17.35	29	11.68	17.24	29	12.97	16.59	34	16.25	17.39	43
Closed-end.....	62.60	38.12	90	62.56	37.13	90	62.79	37.86	89	58.80	34.63	93	60.08	33.52	92
Commercial real estate loans	26.10	6.10	99	22.66	5.69	99	23.20	5.65	99	24.54	5.26	99	31.79	5.09	99
Construction and land development.....	4.66	1.40	92	3.86	1.19	90	4	1.18	91	3.01	0.93	89	4.96	0.94	98
1–4 family.....	21.44	4.62	99	18.81	4.46	99	19.19	4.40	99	21.52	4.19	99	26.83	4.02	99
Other.....	3.49	5.86	39	4.95	5.41	57	3.95	5.78	43	5.85	4.96	66	2.76	4.69	39
Multifamily.....	33.02	24.30	69	34.94	24.45	74	35.64	24.56	74	28.42	22.93	62	25.53	22.15	55
Nonfarm nonresidential	7.49	8.11	48	6.95	8.31	44	7.24	8.29	46	6.98	7.68	49	7.12	7.72	52
Owner-occupied.....	25.52	15.95	84	28	15.83	89	28.41	15.94	88	21.44	14.95	75	18.40	14.34	63
Other.....	2.03	0.55	85	1.91	0.61	84	2.12	0.54	87	2.10	0.54	86	2.20	0.55	86
Real estate loans secured by farmland.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Loans to depository institutions and acceptances of other banks.....	21.65	18.37	63	22.09	19.45	62	21.58	18.86	61	24.29	22.17	62	19.07	19.53	53
Commercial and industrial loans	0.94	6.24	30	0.87	6.58	28	0.88	6.24	29	0.88	6.13	28	1.12	7.13	27
Loans to individuals	0.01	0.53	52	0.01	0.51	54	0.01	0.53	53	0.01	0.65	53	0.02	0.81	50
Credit card loans	0.16	0.31	63	0.14	0.38	60	0.14	0.34	59	0.16	0.32	65	0.18	0.37	67
Agricultural loans.....	0.14	8.16	5	0.26	8.42	6	0.18	8.75	5	0.21	9.09	3	0.48	9.85	4
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	232.45	411.16	18	255.09	383.43	25	244.04	391.81	21	267.20	381.27	27	270.95	391.26	29
Real estate loans secured by 1–4 family.....	37.63	133.66	12	40.49	124.74	14	38.90	126.06	15	48.63	125.03	21	57.71	138.18	23
Revolving	2.49	15.46	20	1.87	15.53	17	2	15.44	18	2.08	17.42	19	2.09	21.26	19
Closed-end.....	35.14	116.59	15	38.62	107.54	20	36.90	108.85	20	46.55	106.14	22	55.63	115.20	25
Commercial real estate loans	188.70	254.65	32	208.24	238.58	38	198.43	245.88	35	211.03	234.65	40	205.69	229.44	41
Construction and land development.....	78.66	39.81	81	75.44	36.07	88	73.31	35.95	85	88.05	35.62	91	108.85	34.95	95
1–4 family.....	14.04	9.02	71	12.83	7.44	75	12.66	7.42	73	10.81	6.34	73	16.99	6.61	83
Other.....	64.63	30.27	87	62.60	28.34	90	60.65	28.11	90	77.25	28.16	94	91.86	27.32	97
Multifamily.....	10.51	40.47	20	16.49	35.29	31	12.47	38.66	25	20.99	32.74	38	9.46	31.04	24
Nonfarm nonresidential	99.53	161.09	28	116.32	156.30	33	112.65	158.05	32	101.99	155.06	33	87.39	152.10	33
Owner-occupied.....	22.59	53.43	25	23.12	52.63	25	22.87	52.99	26	25.04	52.37	25	24.38	53.07	28
Other.....	76.94	105.96	33	93.19	100.99	44	89.78	102.54	40	76.94	100.54	36	63.01	97.41	37
Real estate loans secured by farmland.....	6.12	3.36	76	6.35	3.67	75	6.70	3.22	78	7.55	3.44	78	7.54	3.60	79
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	65.27	115.08	25	73.52	116.17	28	68.21	114.45	26	87.18	139.91	25	65.30	122.02	26
Loans to individuals	2.85	35.47	22	2.91	36.56	18	2.80	34.55	20	3.15	37.47	21	3.83	43.51	19
Credit card loans	0.04	2.79	49	0.04	2.58	53	0.04	2.77	50	0.04	3.30	51	0.08	4.34	50
Agricultural loans.....	0.47	1.73	57	0.48	2.03	52	0.43	1.86	51	0.59	1.88	57	0.63	2.18	54
Other loans and leases.....	0.42	50.11	3	0.87	47.63	3	0.57	51.06	3	0.76	49.54	3	1.64	52.44	4
Supplemental															
Non-owner occupied CRE loans / Gross loans	56.35	30.74	93	57.47	29.25	94	56.92	30.07	93	53.55	27.32	94	54.97	26.45	97
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	169.87	205.31	41	191.29	187.63	53	179.90	195.33	46	192.19	183.76	51	188.19	178.57	52
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	192.46	262.15	32	214.41	244.92	40	202.77	252.85	36	217.24	240.85	43	212.58	236.10	42

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	19.45	6.75	89	13.72	12.31	63	19.01	11.47	81	13.04	11.17	70	1.27	7.63	11
Liquid assets	45.70	23.63	89	43.35	29.12	85	45.98	29.03	87	35.83	26.22	82	29.24	22.44	76
Investment securities	34.16	20.98	87	33	20.37	87	34.39	21.63	89	22.03	17.85	71	27.97	16.99	89
Net loans and leases	43.07	63.09	10	46.53	58.81	15	44.24	58.67	13	52.98	61.58	20	56.42	63.77	23
Net loans, leases and standby letters of credit	43.77	63.92	11	47.16	59.61	15	44.89	59.49	13	53.76	62.48	20	57.33	64.84	23
Core deposits	73.43	74.28	36	70.94	75.52	23	71.63	75.71	25	68.69	70.67	32	65.19	63.09	41
Noncore funding	12.46	12.30	61	12.64	10.15	75	12.46	10.30	72	13.89	14.13	64	14.80	19.36	45
Time deposits of \$250K or more	6.60	1.67	94	7.15	1.67	96	7.01	1.58	96	7.73	2.11	96	7.68	2.94	94
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	3.15	1.24	83	2.71	1.19	84	2.74	1.23	83	3.05	1.47	81	1.95	1.94	67
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	3.15	0.58	92	2.71	0.54	91	2.74	0.54	90	3.05	0.54	90	1.95	0.48	82
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	1.57	3.01	36
Earning assets that reprice within 1 year	42.43	35.71	65	18.86	38.80	10	20.12	37.37	12	17.05	39.38	5	31	39.29	27
Interest-bearing liabilities that reprice within 1 year	12.37	6.79	81	13.13	6.64	84	12.91	6.39	84	14.05	8.20	83	15.25	10.19	83
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	30.05	27.35	51	5.73	30.83	6	7.21	29.65	7	3	29.11	6	15.76	26.63	22
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-10.16	5.89	6	-1.42	-3.31	57	-9.30	-2.33	29	1.14	3.20	48	16.13	14.45	57
Net short-term noncore funding dependence	-14.61	0.87	9	-5.42	-9.17	61	-13.45	-7.71	27	-3.82	-4.76	49	11.21	3.38	75
Short-term investment / Short-term noncore funding	207.08	112.63	82	142.59	304.29	31	198.95	273.46	48	128.02	184.19	46	11.87	77.77	12
Liquid assets - short-term noncore funding / Nonliquid assets	66.88	24.05	88	59.55	36.72	79	67.44	36.68	86	39.97	28.18	74	26.25	16.97	77
Net loans and leases / Total deposits	53.81	79.04	9	59.58	73.05	20	56.26	72.79	13	69.32	79.43	24	77.44	90.31	21
Net loans and leases / Core deposits	58.65	86.19	8	65.59	78.83	25	61.76	78.25	18	77.12	88.34	28	86.56	103.93	24
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0	-10.05	94	0	0.50	30	0	0.12	42	0	1.57	7	0	0.72	11
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-26.18	-19.27	28	0.64	1.06	45	-1.89	-0.25	13	1.33	4.31	11	0.15	1.36	21
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0.06	26.09	16	0.07	13.65	30	0.06	14.28	29	0.11	11.38	35	0.07	12.67	31
Available-for-sale securities	99.84	71.92	88	99.82	84.59	81	99.83	83.77	83	99.69	87.23	76	99.75	85.40	84
U.S. Treasury securities	24.07	9.62	81	11.79	6.01	79	23.47	6.70	86	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	4.10	10	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	1.88	8.02	39	0.86	8.38	26	0.81	8.22	25	1.64	9.83	32	2.76	7.75	40
Mortgage-backed securities	73.90	62.34	66	87.16	66.09	80	75.55	66.54	57	98.05	66.64	96	96.99	67.43	95
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.06	3.02	28	0.07	3.01	27	0.06	3.08	29	0.11	3.01	34	0.07	2.94	31
Mutual funds and equity securities	0.10	0.27	49	0.12	0.29	51	0.11	0.29	48	0.20	0.35	53	0.18	0.40	52
Debt securities 1 year or less	25.21	9.28	87	13.39	8.18	79	24.87	7.78	90	3.24	10.55	25	3.84	11.86	26
Debt securities 1 to 5 years	3.26	20.14	9	0.31	17.39	3	0.31	18.25	2	0.86	17.03	7	1.27	17.94	9
Debt securities over 5 years	71.43	68.28	48	86.19	72.07	71	74.72	71.11	47	95.70	69.86	92	94.71	66.02	92
Pledged securities	24.74	31.26	44	27.88	33.37	42	27.14	32.26	42	39.62	35.67	55	25.24	30.57	48
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	45.55	-40.81	94	85.60	64.27	68	66.75	27.98	75	1,091.59	183.32	96	-26.25	26.69	13
Investment securities	6.27	11.76	51	56.38	32.48	75	78.57	31.36	88	-8.77	23.62	10	-0.91	11.75	25
Core deposits	6.26	4.57	65	19.79	16.96	68	19.26	16.94	68	22.05	26.88	35	0.88	11.23	9
Noncore funding	1.15	36.20	29	8.08	-21.64	87	2.63	-14.79	76	8.70	-12.18	75	-0.66	6.59	40

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,693,162	2,367,592	2,633,582
Commit: Secured commercial real estate loans	2,203,409	1,912,812	1,966,382	1,692,989	1,933,791
Commit: Unsecured real estate loans	6,805	8,244	10,235	14,000	30,485
Credit card lines (reported semiannually, June/Dec)	0		13,703	13,579	11,097
Securities underwriting	0	0	0	0	0
Standby letters of credit	112,846	98,209	103,827	109,025	110,137
Commercial and similar letters of credit	884	970	593	341	489
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,674	4,430	6,825	14,958	5,364
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	87,605	94,372	92,705	94,516	33,697
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	6,146	18,770	16,258	14,424	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	3,169	2,893	4,702	2,101	939

Percent of Total Assets

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)							16.78	22.78	35	16.88	22.01	35	21.74	23.52	52
Standby letters of credit	0.70	0.66	63	0.63	0.66	62	0.65	0.65	63	0.78	0.71	68	0.91	0.84	66
Commercial and similar letters of credit	0.01	0.02	59	0.01	0.02	56	0	0.02	54	0	0.02	47	0	0.02	50
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.61	44.74	8	0.77	47.31	7	0.75	46.30	7	0.90	48.62	4	0.33	68.47	3
Interest rate contracts	0.55	32.78	8	0.63	35.15	6	0.62	32.46	7	0.78	34.36	4	0.32	47.31	3
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	0.01	1.49	22	0.03	1.69	21	0.04	1.41	22	0.11	2.18	24	0.04	2.47	22
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.54	23.04	13	0.60	20.27	13	0.58	20.49	12	0.67	20.83	10	0.28	28.86	7
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.06	1.18	74	0.14	0.91	73	0.13	0.92	75	0.12	1.86	69	0.01	3.32	65
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0.04	0.41	81	0.12	0.31	83	0.10	0.32	83	0.10	0.52	80	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.02	0.31	77	0.02	0.30	77	0.03	0.31	78	0.01	0.32	74	0.01	0.38	73

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)		36.85	44.98	51	32.33	42.82	48	39.06	45.53	57
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Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	98,594	120,465	120,490	125,999	40,000
Interest rate contracts	89,279	98,802	99,530	109,474	39,061
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	9,315	21,663	20,960	16,525	939
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	7,820	23,200	23,083	29,382	5,364
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	7,820	23,200	23,083	29,382	5,364
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	90,774	97,265	97,407	96,617	34,636
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	98,594	120,465	120,490	125,999	40,000
Interest rate contracts	89,279	98,802	99,530	109,474	39,061
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	9,315	21,663	20,960	16,525	939
Derivative contracts (excluding futures and FX 14 days or less)	90,774	97,265	97,407	96,616	34,635
One year or less	3,169	2,501	4,702	0	7,453
Over 1 year to 5 years	0	392	0	2,100	0
Over 5 years	87,605	94,372	92,705	94,516	27,182
Gross negative fair value (absolute value)	4,418	4,591	2,363	2,804	793
Gross positive fair value.....	4,460	4,725	2,552	3,388	927
Held for trading.....	0	0	0	0	0
Non-traded.....	4,460	4,725	2,552	3,388	927
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	90.55	93.95	23	82.02	94.10	17	82.60	94.17	17	86.88	94.10	21	97.65	93.44	40
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	9.45	1.15	91	17.98	1.21	96	17.40	1.14	96	13.12	1.17	94	2.35	1.64	75
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	0	13.49	6
Written options	7.93	5.29	67	19.26	7.18	83	19.16	6.28	88	23.32	8.18	84	13.41	5.91	80
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	7.93	4.93	71	19.26	6.91	83	19.16	5.96	88	23.32	7.73	85	13.41	5.10	85
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	92.07	77.96	64	80.74	71.71	51	80.84	74.26	44	76.68	68.76	49	86.59	69.75	59
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	90.55	57.96	56	82.02	56.22	59	82.60	56.71	58	86.88	53.82	65	97.65	52.22	70
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	9.45	0.10	96	17.98	0.11	97	17.40	0.09	98	13.12	0.10	97	2.35	0.13	93
Derivative contracts (excluding futures and forex 14 days or less)	92.07	93.16	30	80.74	91.91	19	80.84	92.53	16	76.68	91.48	19	86.59	93.86	20
One year or less	3.21	37.29	18	2.08	27.90	17	3.90	27.56	21	0	32.05	4	18.63	32.17	45
Over 1 year to 5 years	0	22.61	7	0.33	29.78	10	0	27.01	5	1.67	27.06	10	0	30.45	4
Over 5 years	88.85	26.09	99	78.34	29.19	93	76.94	29.89	92	75.01	29.56	91	67.95	28.09	87
Gross negative fair value (absolute value)	4.48	2.48	86	3.81	1.18	93	1.96	0.98	89	2.23	1.55	70	1.98	0.83	90
Gross positive fair value	4.52	2.55	82	3.92	1.59	94	2.12	1.34	84	2.69	2.23	63	2.32	1.19	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	17	0	0.05	18	0	0.04	14	0	0.07	10	0	0.06	11
Gross positive fair value (X)	0	0.10	12	0	0.06	12	0	0.05	12	0	0.09	8	0	0.07	8
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	31	0	0.01	31	0	0.01	30	0	0.02	25	0	0.01	26
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	110,372	109,059	109,059	60,277	61,383
Gross losses	7,043	6,630	9,025	9,574	22,926
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,125	1,758	2,383	2,630	2,976
Net losses	4,918	4,872	6,642	6,944	19,950
Provision for loan and lease losses	13,741	5,138	7,955	45,379	18,844
Adjustments	0	0	0	10,347	0
Ending balance	119,195	109,325	110,372	109,059	60,277
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.11	0.09	64	0.05	-0.12	87	0.05	-0.09	86	0.35	0.51	29	0.16	0.15	65
Provision for loan and lease losses / Average loans and leases	0.26	0.16	78	0.09	-0.21	90	0.11	-0.16	87	0.62	0.82	37	0.28	0.24	65
Provision for loan and lease losses / Net loan and lease losses	279.40	151.30	72	105.46	-65.12	78	119.77	-105.48	77	653.50	487.86	77	94.46	130.58	22
Allowance for loan and lease losses / Total loans and leases not held for sale	1.69	1.17	86	1.48	1.32	68	1.53	1.23	77	1.45	1.58	44	0.87	0.83	53
Allowance for loan and lease losses / Total loans and leases	1.69	1.15	86	1.48	1.30	69	1.53	1.20	79	1.45	1.55	45	0.87	0.81	53
Allowance for loan and lease losses / Net loans and leases losses (X)	18.18	38.64	55	16.83	17.40	63	16.62	21.39	60	15.71	11.58	75	3.02	8.03	34
Allowance for loan and lease losses / Nonaccrual assets	7,398.82	428.13	98	5,744.88	330.05	98	5,751.54	364.13	98	550.19	299.17	87	1,233.42	218.72	93
ALLL / 90+ days past due + nonaccrual loans and leases	1,345.01	320.87	97	1,218.24	271.93	98	1,045.29	287.08	96	388.68	244.34	78	93.32	151.73	34
Gross loan and lease losses / Average loans and leases	0.13	0.16	57	0.12	0.20	42	0.12	0.19	43	0.13	0.34	27	0.34	0.28	69
Recoveries / Average loans and leases	0.04	0.07	36	0.03	0.08	29	0.03	0.08	25	0.04	0.07	28	0.04	0.08	38
Net losses / Average loans and leases	0.09	0.09	64	0.09	0.12	51	0.09	0.11	52	0.09	0.27	31	0.30	0.21	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	23.55	34.26	30	18.36	25.09	41	24.89	34.67	40	11.47	33.98	8	19.68	36.22	25
Earnings coverage of net loan and lease losses (X)	53.60	36.38	69	52.81	26.30	78	49.96	39.72	70	37.54	22.91	80	14.09	24.40	49
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	-0.01	46	0.01	0.02	57	0.01	0.02	54	0	0.04	20	0.13	0.01	96
Real estate loans secured by 1–4 family	-0.02	-0.02	42	0.02	-0.01	87	0.02	-0.02	89	0.01	0.01	57	0.03	0.01	71
Revolving	0	-0.06	75	0	-0.07	64	0	-0.07	69	0	0.01	54	0.25	0.02	92
Closed-end	-0.02	-0.01	36	0.02	-0.01	88	0.02	-0.01	91	0.01	0	64	0.02	0	70
Commercial real estate loans	0	0	34	0.01	0.04	47	0	0.04	44	0	0.07	9	0.17	0.01	96
Construction and land development	-0.01	-0.02	41	0	0.01	76	0	0	77	0	0	45	0	-0.01	42
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.01	-0.01	35	0	0.01	79	0	0	81	0	0	38	0	-0.01	38
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	39	0.01	0.05	48	0.01	0.05	41	0	0.11	4	0.40	0.02	97
Owner-occupied	0	0	34	0.01	0.01	73	0.01	0.01	72	0	0.02	6	0.40	0.01	99
Other	0	0.01	53	0	0.04	37	0	0.04	44	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.01	0.11	37	0.03	0.19	29	0.03	0.17	25	0.05	0.47	17	0.36	0.37	61
Loans to individuals	0.29	0.76	27	0.23	0.72	26	0.21	0.71	23	0.32	1.13	21	0.58	1.17	31
Credit card loans	-0.14	1.94	2	0	2.27	8	0	1.84	6	0	2.92	9	0.98	3.11	17
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0.16	0.08	78
Loans to foreign governments and institutions	0	0.05	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	67.37	0.13	99	27.69	0.09	99	44.28	0.10	99	36.08	0.15	99	22.47	0.15	99

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		12,431		42,123		28,007		11,680		22,443					
90+ days past due loans and leases		7,251		7,071		8,640		8,237		59,706					
Nonaccrual loans and leases		1,611		1,903		1,919		19,822		4,887					
Total past due and nonaccrual loans and leases		21,293		51,097		38,566		39,739		87,036					
Restructured 30–89 days past due		186		112		197		97		598					
Restructured 90+ days past due		331		329		478		800		1,033					
Restructured nonaccrual		3		7		12		0		0					
Total restructured loans and leases		520		448		687		897		1,631					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		3,732		4,040		4,510		6,839		6,495					
Other real estate owned		30,950		72,812		35,332		60,486		71,102					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.18	0.33	39	0.57	0.29	84	0.39	0.32	70	0.15	0.39	20	0.33	0.43	43
90+ days past due loans and leases	0.10	0.10	69	0.10	0.09	74	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91
Nonaccrual loans and leases	0.02	0.37	2	0.03	0.54	2	0.03	0.46	3	0.26	0.66	13	0.07	0.51	7
90+ days past due and nonaccrual loans and leases	0.13	0.52	10	0.12	0.68	6	0.15	0.62	11	0.37	0.85	18	0.94	0.71	73
30–89 days past due restructured	0	0.01	56	0	0.01	52	0	0.01	57	0	0.01	41	0.01	0.01	59
90+ days past due restructured	0	0.01	82	0	0	80	0.01	0	83	0.01	0.01	85	0.01	0.01	85
Nonaccrual restructured	0	0.09	6	0	0.12	5	0	0.10	5	0	0.13	3	0	0.14	4
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.18	0.33	39	0.57	0.29	83	0.39	0.32	70	0.15	0.40	20	0.33	0.43	43
90+ days past due assets	0.10	0.10	69	0.10	0.09	74	0.12	0.10	72	0.11	0.12	71	0.87	0.15	91
Nonaccrual assets	0.02	0.37	2	0.03	0.55	2	0.03	0.47	3	0.26	0.67	13	0.07	0.53	5
30+ days past due and nonaccrual assets	0.30	0.89	13	0.69	1	37	0.53	0.97	28	0.53	1.29	14	1.26	1.19	61
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.33	5	0.06	0.40	5	0.07	0.36	8	0.20	0.52	16	0.53	0.44	65
90+ days past due and nonaccrual assets + other real estate owned	0.25	0.35	45	0.52	0.42	72	0.29	0.37	41	0.63	0.55	66	1.12	0.48	91
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.23	0.38	35	0.51	0.48	63	0.26	0.41	35	0.63	0.60	55	0.69	0.53	69
Allowance for loan and lease losses	30.88	55.46	27	72.44	67.85	63	38.45	62.64	29	80.73	66.66	73	139.55	115.41	72
Equity capital + allowance for loan and lease losses	1.78	3.63	27	3.29	4.12	42	1.75	3.60	22	3.85	4.97	35	3.86	4.28	50
Tier 1 capital + allowance for loan and lease losses	1.57	3.90	20	3.56	4.89	36	1.86	4.30	16	4.19	6.05	31	4.18	5.65	39
Loans and leases + other real estate owned	0.52	0.61	54	1.06	0.82	72	0.59	0.71	48	1.16	0.97	72	1.21	0.85	79

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.14	0.23	45	0.62	0.25	87	0.44	0.26	80	0.14	0.39	18	0.32	0.38	48
	90+ days past due		0.13	0.11	79	0.12	0.12	78	0.14	0.12	77	0.14	0.16	74	1.08	0.16	90
	Nonaccrual.....		0.03	0.41	4	0.03	0.60	5	0.03	0.52	6	0.33	0.76	21	0.05	0.46	9
Commercial and industrial	30–89 days past due		0.18	0.29	45	0.25	0.24	64	0.12	0.24	40	0.09	0.23	30	0.18	0.31	39
	90+ days past due		0	0.06	30	0	0.02	38	0.03	0.04	63	0	0.03	43	0.01	0.05	40
	Nonaccrual.....		0.01	0.47	7	0.02	0.65	5	0.02	0.57	4	0.06	0.75	9	0.14	0.83	16
Individuals	30–89 days past due		0.61	0.83	43	1.90	0.60	93	0.36	0.63	35	0.98	0.83	66	1.08	0.83	65
	90+ days past due		0.01	0.10	45	0.07	0.08	66	0	0.09	45	0.37	0.14	82	0.12	0.17	60
	Nonaccrual.....		0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0.01	0.17	26
Depository institution loans	30–89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		1.98	0.09	99	0.13	0.11	68	2.96	0.07	99	0.01	0.17	57	0.16	0.24	67
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0.68	0	97
	Nonaccrual.....		0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0.06	0.67	47
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		13.09	0.13	99	7.29	0.11	99	8.89	0.12	99	8.16	0.18	99	6.07	0.20	99
	90+ days past due		0.34	0.01	97	0.40	0.01	97	0.84	0.01	99	1.58	0.01	99	0.72	0.01	98
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.42	0.39	69	0.56	0.36	76	0.59	0.46	72	0.42	0.65	37	0.56	0.67	55
	90+ days past due	0.70	0.22	85	0.77	0.25	86	0.85	0.24	85	0.73	0.33	84	0.37	0.31	78
	Nonaccrual	0.03	0.58	5	0.04	0.76	5	0.04	0.71	6	0.06	0.89	6	0.06	0.73	4
Revolving	30–89 days past due	0.31	0.31	51	0.90	0.33	89	0.24	0.28	48	0.35	0.48	45	0.40	0.45	45
	90+ days past due	0.28	0.02	96	0.31	0.03	93	0.23	0.02	94	0.38	0.03	96	0.17	0.05	85
	Nonaccrual	0	0.86	5	0	1.05	6	0	1.18	6	0	1.13	5	0	1	5
Closed-end	30–89 days past due	0.43	0.41	68	0.54	0.36	74	0.61	0.49	70	0.43	0.65	39	0.57	0.70	52
	90+ days past due	0.73	0.25	85	0.79	0.27	86	0.89	0.26	85	0.75	0.38	83	0.38	0.35	78
Junior lien	Nonaccrual	0.03	0.57	5	0.04	0.71	6	0.04	0.67	6	0.06	0.87	5	0.06	0.70	6
	30–89 days past due	0.06	0.01	96	0.03	0.01	86	0.09	0.01	95	0.06	0.02	90	0.13	0.02	95
	90+ days past due	0.14	0	99	0.20	0	99	0.11	0	99	0.11	0	99	0.10	0	98
	Nonaccrual	0	0.02	11	0	0.04	23	0	0.03	8	0	0.04	20	0	0.04	8
Commercial real estate	30–89 days past due	0.09	0.13	52	0.65	0.16	95	0.42	0.15	86	0.08	0.26	34	0.26	0.18	73
	90+ days past due	0.02	0.01	77	0	0.01	26	0.01	0.01	74	0	0.02	57	1.32	0.03	99
	Nonaccrual	0.03	0.29	11	0.03	0.48	7	0.03	0.38	9	0.41	0.62	44	0.06	0.23	19
Construction and development	30–89 days past due	0.06	0.19	53	1.29	0.15	93	0.05	0.17	51	0.06	0.28	40	0.03	0.28	35
	90+ days past due	0	0.01	36	0	0.01	38	0.01	0.01	84	0	0.01	35	0	0.02	33
	Nonaccrual	0.03	0.14	55	0.04	0.31	40	0.04	0.20	42	0.95	0.41	83	0.04	0.20	38
1–4 family	30–89 days past due	0	0.02	30	0.02	0.03	72	0	0.02	30	0.04	0.03	71	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0.01	0	91	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
Other	30–89 days past due	0.06	0.13	64	1.27	0.10	94	0.05	0.13	65	0.02	0.22	39	0.03	0.20	45
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.12	60	0.04	0.25	48	0.04	0.16	54	0.95	0.35	84	0.04	0.17	44
Multifamily	30–89 days past due	0.40	0.04	94	0	0.09	26	0	0.07	27	0.03	0.09	52	0.16	0.08	82
	90+ days past due	0.03	0	93	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.05	0.06	70	0.04	0.13	56	0.05	0.17	60	0.03	0.11	48	0.09	0.05	76
Nonfarm non-residential	30–89 days past due	0.08	0.10	56	0.33	0.12	83	0.71	0.13	92	0.10	0.23	46	0.55	0.14	93
	90+ days past due	0.04	0.01	83	0	0.01	28	0.01	0.01	77	0.01	0.02	66	3.12	0.03	99
	Nonaccrual	0.02	0.36	11	0.02	0.58	6	0.02	0.45	10	0.02	0.80	5	0.07	0.28	19
Owner Occupied	30–89 days past due	0.05	0.04	65	0.07	0.04	75	0.03	0.04	55	0.10	0.07	71	0.36	0.07	98
	90+ days past due	0.04	0	89	0	0	35	0.01	0	86	0.01	0	78	0.01	0.01	66
	Nonaccrual	0.02	0.12	26	0.02	0.20	16	0.02	0.17	20	0.02	0.27	11	0.07	0.16	31
Other	30–89 days past due	0.03	0.05	62	0.26	0.07	85	0.68	0.08	93	0	0.14	11	0.20	0.07	85
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	3.11	0.01	99
	Nonaccrual	0	0.21	8	0	0.31	5	0	0.23	7	0	0.44	5	0	0.10	9
Farmland	30–89 days past due	0	0.09	32	0.17	0.13	75	0.13	0.10	73	0.14	0.11	74	0.07	0.23	55
	90+ days past due	0.07	0	93	0	0.01	44	0.03	0	91	0.03	0	93	0.03	0.01	87
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	4.70	1.22	94	7.46	0.79	95	2.81	0.81	97	3.13	0.95	95	2.94	1.19	93
	90+ days past due	0.51	0.50	50	0.11	0.40	37	0.10	0.45	33	0.46	0.63	38	0.20	0.78	31
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-181,109	-130,534	-130,249	-132,453	-84,861										
Retained earnings	2,590,155	2,414,184	2,470,710	2,289,626	2,200,568										
Accumulated other comprehensive income (AOCI)	-454,772	10,723	-31,980	20,825	2,345										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,954,274	2,294,373	2,308,481	2,177,998	2,118,052										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	282,533	282,533	282,533	282,532	282,533										
Accumulated other comprehensive income-related adjustments	-454,772	10,723	-31,980	20,825	2,345										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,126,513	2,001,117	2,057,928	1,874,641	1,833,174										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,126,513	2,001,117	2,057,928	1,874,641	1,833,174										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	134,642	134,642	134,642	134,642	134,642										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	134,642	134,642	134,642	134,642	134,642										
Less: Additional tier 1 capital deductions	41,386	20,673	21,888	16,880	14,105										
Additional tier 1 capital	93,256	113,969	112,754	117,762	120,537										
Tier 1 Capital.	2,219,769	2,115,086	2,170,682	1,992,403	1,953,711										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	123,160	111,783	113,897	112,957	64,777										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	123,160	111,783	113,897	112,957	64,777										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	123,160	111,783	113,897	112,957	64,777										
Exited advanced approach tier 2 capital															
Total capital	2,342,929	2,226,869	2,284,579	2,105,360	2,018,488										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,580,250	15,531,233	15,878,706	13,655,111	12,022,877										
Less: Deductions from common equity tier 1 capital	323,919	303,206	304,421	299,412	291,203										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	16,256,331	15,228,027	15,574,285	13,355,699	11,731,674										
Total risk-weighted assets	10,575,520	10,186,831	10,053,000	9,838,255	9,867,594										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	20.11	11.77	98	19.64	12.59	96	20.47	12.37	97	19.05	12.35	95	18.58	12.11	94
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	20.99	12.48	98	20.76	13.31	96	21.59	13.11	98	20.25	13.08	95	19.80	12.78	94
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	22.15	14.27	98	21.86	15.21	96	22.73	14.91	97	21.40	15.23	94	20.46	14.36	92
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	13.65	9.22	99	13.89	9.07	96	13.94	8.98	96	14.92	9.13	98	16.65	9.76	98
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			6,683			6,101			8,361			8,179				8,196	9.54	22.22
Other insurance activities income			6,683			6,101			8,361			8,179				8,196	9.54	22.22
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			300,184			295,513			297,218			292,379				289,694	1.58	7.48
Analysis Ratios																		
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	1.41	0.36	84	1.33	0.38	83	1.41	0.36	86	1.52	0.41	84	1.38	0.47	83			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	12.83	12.02	48	13.28	11.72	57	13.03	12	51	13.91	11.03	58	14.38	11.51	61			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	138,243	110,468	121,539	111,926	109,832
Real estate loans.....	40,180	42,670	45,307	40,002	42,390
Commercial and industrial loans	98,063	67,798	76,232	71,924	67,442
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	3,400	3,400	3,400	3,400	2,400
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets.....	141,643	113,868	124,939	115,326	112,232
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0	0.84	33	0	0.63
Cost: Interest-bearing deposits.....		0.52			0.12
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans		0.26			0.18
Commercial and industrial loans		0.13			0.86
Foreign governments and institutions		0.05			0
Growth Rates					
Net loans and leases.....	25.14	20.31	66	-4.04	-0.16
Total selected assets.....	24.39	21.10	71	-3.92	3.36
Deposits				-2.72	10.74

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	187,175	25,000	25,000	127,500	127,250	648.70	
Dividends	187,175	25,000	25,000	127,500	127,250	648.70	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	55,882	55,882	3,450	500	-100.00	-100.00
Dividends	0	55,882	55,882	3,450	500	-100.00	-100.00
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies					0		
Dividends					0		
Interest					0		
Management and service fees					0		
Other income					0		
Total income from subsidiaries	187,175	80,882	80,882	130,950	127,750	131.42	509.06
Securities gains (losses)	0	0	0	0	0		-100.00
Other operating income	6,757	8,628	10,860	-764	426	-21.69	14.39
Total operating income	193,932	89,510	91,742	130,186	128,176	116.66	428.97
Operating Expenses							
Personnel expenses	347	390	506	743	980	-11.03	-50.36
Interest expense	0	0	0	0	0		
Other expenses	3,642	3,520	4,610	5,077	8,188	3.47	-54.10
Provision for loan and lease losses	437	0	0	27	0		
Total operating expenses	4,426	3,910	5,116	5,847	9,168	13.20	-48.73
Income (loss) before taxes	189,474	85,647	86,677	124,339	118,992	121.23	575.99
Applicable income taxes (credit)	586	1,129	1,358	-1,339	-1,878	-48.10	
Extraordinary items							
Income before undistributed income of subsidiaries	188,888	84,518	85,319	125,678	120,870	123.49	559.78
Equity in undistributed income of subsidiaries	5,931	112,877	168,602	41,641	84,234	-94.75	-92.90
Bank subsidiaries	5,506	125,945	182,422	41,795	84,646	-95.63	
Nonbank subsidiaries	425	-13,068	-13,820	-154	-412		
Subsidiary holding companies	0	0	0	0	0		-100.00
Net income (loss)	194,819	197,395	253,921	167,319	205,104	-1.30	73.63
Memoranda							
Bank net income	192,681	150,945	207,422	169,295	211,896	27.65	
Nonbank net income	425	42,814	42,062	3,296	88	-99.01	-66.05
Subsidiary holding companies' net income	0	0	0	0	0		-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,819,595	86.90	2,276,245	93.62	2,236,880	91.30	2,147,617	2,092,149	-20.06		
Common and preferred stock	1,819,595	86.90	2,276,245	93.62	2,236,880	91.30	2,147,617	2,092,149	-20.06		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	56,043	2.68	-7,099	-0.29	44,717	1.83	19,899	28,242	140.86		
Common and preferred stock	56,043	2.68	-7,099	-0.29	44,717	1.83	19,899	28,242	140.86		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	40,429	1.93	10,402	0.43	10,402	0.42	11,951	12,100	288.67		
Securities	132	0.01	161	0.01	164	0.01	113	135	-18.01		-73.12
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	65,942	3.15	65,312	2.69	62,259	2.54	65,946	24,022	0.96		94.69
Cash and due from unrelated depository institution	305	0.01	305	0.01	305	0.01	305	268	0.00		3712.50
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	3,365	0.16	3,365	0.14	3,365	0.14	3,365	3,365	0.00		
Other assets	108,076	5.16	82,735	3.40	92,034	3.76	77,548	106,413	30.63		19.92
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,093,887	100.00	2,431,426	100.00	2,450,126	100.00	2,326,744	2,266,694	-13.88		3.94
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	4,971	0.24	2,412	0.10	7,003	0.29	14,104	13,999	106.09		-87.21
Balance due to subsidiaries and related institutions	134,642	6.43	134,642	5.54	134,642	5.50	134,642	134,642	0.00		-16.07
Total liabilities	139,613	6.67	137,054	5.64	141,645	5.78	148,746	148,641	1.87		-29.94
Equity Capital	1,954,274	93.33	2,294,372	94.36	2,308,481	94.22	2,177,998	2,118,053	-14.82		7.66
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	96,385	4.60	96,343	3.96	96,351	3.93	96,241	96,215	0.04		0.40
Common surplus	153,189	7.32	151,855	6.25	152,144	6.21	149,334	148,075	0.88		-10.60
Retained earnings	2,590,155	123.70	2,414,184	99.29	2,470,710	100.84	2,289,626	2,200,568	7.29		40.27
Accumulated other comprehensive income	-454,772	-21.72	10,722	0.44	-31,980	-1.31	20,825	2,345			
Other equity capital components	-430,683	-20.57	-378,732	-15.58	-378,744	-15.46	-378,028	-329,150			
Total liabilities and equity capital	2,093,887	100.00	2,431,426	100.00	2,450,126	100.00	2,326,744	2,266,694	-13.88		3.94
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	134,642	6.43	134,642	5.54	134,642	5.50	134,642	134,642	0.00		-16.07
Notes payable to subsidiaries that issued TPS	134,642	6.43	134,642	5.54	134,642	5.50	134,642	134,642	0.00		-16.07
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.98	11.02	56	11.83	12.52	48	11.29	11.94	49	7.86	7.29	54	9.98	9.68	59
Bank net income / Average equity investment in banks	12.82	11.60	65	9.12	12.35	25	9.38	11.80	30	8.02	7.45	53	12.94	10.51	78
Nonbank net income / Average equity investment in nonbanks	1.13	9.71	26	928.90	13.18	99	303.48	13.12	98	12.76	9.75	69	0.29	7.89	22
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01		0	8.55	7
Bank net income / Parent net income	98.90	98.76	25	76.47	96.45	15	81.69	96.79	16	101.18	88.16	40	103.31	82.22	55
Nonbank net income / Parent net income	0.22	2.50	46	21.69	3.22	94	16.56	3.40	86	1.97	3.59	62	0.04	5.93	24
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	7.14	18.39	30	5.97	16.51	26	6.14	16.81	29	6.83	20.06	23	7.02	20.43	29
Total debt / Equity capital	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	6.89	14.76	33	5.87	13.41	29	5.83	13.63	31	6.18	16.67	24	6.36	16.36	31
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	95.98	104.01	12	98.90	103.15	22	98.84	103.22	26	99.52	102.81	29	100.11	103.22	38
Total investment in subs / Equity capital	95.98	109.29	8	98.90	108.29	13	98.84	108.40	17	99.52	110.16	17	100.11	111.07	26
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.30	0.39	13	-0.10	0.27	24	-0.11	0.29	26	-0.06	0.47	29	0.01	0.36	37
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82		0.02	1.22	4
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	242.29	130.36	84	115.16	152.56	39	115.95	152.85	36	173.57	136.59	74	167.08	177.68	53
Cash from ops + noncash items + op expense / Op expense + dividend	228.14	118.32	83	102.19	155.61	32	107.58	154.48	32	181.42	147.24	73	177.18	190.27	50
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	104.62	105.80	58	99.17	94.59	51	95.27	98.54	40	155.38	134.08	70	105.04	116.34	42
Pretax operating income + interest expense / Interest expense		1,565.66			1,645.53			1,835.33			2,016.32				1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	6,217.99	1,454.22	93	4,174.55	1,896.20	87	3,204.48	1,770.77	80	3,344.75	1,539.23	85	1,949.14	1,632.83	67
Dividends + interest from subsidiaries / Interest expense + dividends	248.33	150.57	82	111.04	174.48	34	111.04	174.12	30	187.26	150.43	71	186.03	210.80	50
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.16	3.60	53	2.70	3.29	50	2.55	3.44	50	2.85	3.85	50	1.07	2.64	47
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.30	46	0	0.60	47	0	0.17	46	0	0.10	46	0	0.04	43
Nonaccrual	0	0.65	42	0	1.04	44	0	0.92	42	0	1.03	40	0	0.54	40
Total	0	0.95	38	0	1.64	41	0	1.09	39	0	1.13	37	0	0.58	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.57	1.77	74	0.33	1.76	64	0.56	1.76	74	0.49	2.66	68	0.72	5.62	65
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	39.90	70.90	24	86.18	69.90	69	85.37	66.37	71	55.64	81.10	36	56.81	57.84	58
Dividends declared / Net income	38.69	31.93	62	36.90	27.22	72	28.69	28.27	51	41.79	42.29	51	33.48	33.08	51
Net income – dividends / Average equity.....	6.73	7.51	48	7.46	9.25	41	8.05	8.62	49	4.58	4.14	56	6.64	6.46	53
Percent of Dividends Paid															
Dividends from bank subsidiaries	248.33	133.26	83	34.32	160.45	18	34.32	155.92	17	182.33	132.17	68	185.31	178.13	52
Dividends from nonbank subsidiaries	0	2.76	25	76.72	6.19	94	76.72	4.90	95	4.93	3.41	75	0.73	7.53	55
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	248.33	183.35	79	111.04	213.42	31	111.04	203.53	26	187.26	174.85	64	186.03	260.40	41
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	97.14	43.79	85	16.56	43.30	20	12.05	45.96	15	75.31	60.28	66	60.05	66.55	38
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	97.14	52.71	82	16.56	48.70	19	12.05	51.33	15	75.31	62.88	62	60.05	69.36	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	130.52	66.90	82	132.86	62.63	86	104.67	56.39	78	568.18	82.95	93
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	0	64.26	10	130.52	94.31	76	132.86	87.22	80	104.67	79.84	70	568.18	150.41	89
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.52	67.73	56	27.93	72.55	20	27.25	74.16	18	97.94	69.76	67	99.28	67.32	79
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	96.52	81.70	40	27.93	82.68	16	27.25	83.13	16	97.94	82.20	51	99.28	78.80	67
Dividends from nonbank subsidiaries	0	2.90	24	62.43	3.56	95	60.91	3.07	95	2.65	1.95	76	0.39	2.65	55
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	62.43	5.69	94	60.91	4.67	94	2.65	4.70	68	0.39	7.29	43
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt		27.96			28.03			26.38			27.08				28.33